

**Fill in this information to identify the case:**

Debtor 1 Lauren A Frazier aka Lauren A Grant

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 19-12534-mdc

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: loanDepot.com, LLC

Court claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account: 6769

Date of payment change:  
Must be at least 21 days after date of this notice 01/01/2021

New total payment: \$ 1,646.92  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 730.37 New escrow payment: \$ 878.62

### Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Lauren A Frazier aka Lauren A Grant  
First Name Middle Name Last Name

Case number (if known) 19-12534-mdc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

/s/Daniel P. Jones  
Signature

Date December 3, 2020

Print: Daniel P. Jones, Bar ID# 321876  
First Name Middle Name Last Name

Title: Attorney for Creditor

Company Stern & Eisenberg, P.C.

Address 1581 Main Street, Suite 200 The Shops at Valley Square  
Number Street

Warrington, PA 18976  
City State ZIP Code

Contact phone 215-572-8111 Email djones@stemeisenberg.com

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Payment Change was served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date to the following:

DATE: December 3, 2020

Brad J Sadek  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107  
brad@sadeklaw.com  
**Counsel for Debtor**

William C. Miller  
2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606  
ecfemail@FredReigleCh13.com  
**Bankruptcy Trustee**

U.S. Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106  
USTPRegion03.PH.ECF@usdoj.gov  
**US Trustee**

and by standard first-class mail postage prepaid to:

Lauren A Frazier aka Lauren A Grant  
315 Oak Avenue  
Sharon Hill, PA 19079  
**Debtor(s)**

/s/ Daniel P. Jones  
By: Daniel P. Jones, Bar No: 321876  
Stern & Eisenberg, P.C.  
1581 Main Street, Suite 200  
The Shops at Valley Square  
Warrington, PA 18976  
djones@sterneisenberg.com  
Phone: 215-572-8111  
Fax: (215) 572-5025  
Counsel for Movant



LAUREN FRAZIER  
 315 OAK AVE  
 SHARON HILL PA 19079-1213

10/28/20  
 LOAN NO: [REDACTED]  
 www.loandepot.loanadministration.com  
 Customer Service 877-420-4526

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Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

### PRESENT LOAN PAYMENT

Your present payment, 10/01/20 consists of: Principal & Interest (P & I)	\$768.30
Escrow Deposit	\$730.37
<b>Total Loan Payment</b>	<b>\$1,498.67</b>

### ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$1,182.00
	County Tax	\$522.44
	City Tax	\$1,800.63
	Hazard Ins	\$1,449.00
	Taxes	\$4,410.06

**Annual Disbursements: \$9,364.13 One-Twelfth/Monthly Amount: \$780.35**

### ACCOUNT HISTORY

This section is the actual activity that occurred between 10/19 through 12/19. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
			Beginning Balance	\$1,319.29
OCT 2019	707.19	0.00		2,026.48
NOV 2019	707.19	100.20	FHA MIP	2,633.47
DEC 2019	0.00	100.20	FHA MIP	2,533.27

The following statement of activity in your escrow account from 01/20 through 12/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,498.67 and \$730.37 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*

SHORTAGE



Month	Payments		Disbursements		Description	Projected Escrow	Actual Escrow
	Projected	Actual	Projected	Actual		Account Balance	Account Balance
					<b>Beginning Balance</b>	<b>\$3,693.96</b>	<b>\$2,533.27</b>
JAN 2020	715.88	707.19 *	100.20		* FHA MIP	4,309.64	3,240.46
JAN 2020				100.20 *	FHA MIP	4,309.64	3,140.26
FEB 2020	715.88	1,460.74 *	100.20		* FHA MIP	4,925.32	4,601.00
FEB 2020				100.20 *	FHA MIP	4,925.32	4,500.80
MAR 2020	715.88	730.37 *	100.20		* FHA MIP	5,541.00	5,231.17
MAR 2020			522.44	522.44	R.E. TAX	5,018.56	4,708.73
MAR 2020			1,657.92	1,800.63 *	R.E. TAX	3,360.64	2,908.10
MAR 2020				100.20 *	FHA MIP	3,360.64	2,807.90
MAR 2020				1,449.00 *	HAZARD INS	3,360.64	1,358.90
APR 2020	715.88	*	100.20		* FHA MIP	3,976.32	1,358.90
APR 2020			1,343.00		* HAZARD INS	2,633.32	1,358.90
APR 2020				100.20 *	FHA MIP	2,633.32	1,258.70
MAY 2020	715.88	1,460.74 *	100.20	100.20	FHA MIP	3,249.00	2,619.24
JUN 2020	715.88	730.37 *	100.20		* FHA MIP	3,864.68	3,349.61
JUN 2020				98.50 *	FHA MIP	3,864.68	3,251.11
JUL 2020	715.88	730.37 *	100.20		* FHA MIP	4,480.36	3,981.48
JUL 2020				98.50 *	FHA MIP	4,480.36	3,882.98
AUG 2020	715.88	730.37 *	100.20		* FHA MIP	5,096.04	4,613.35
AUG 2020			3,864.68	4,410.06 *	SCHOOL TAX	1,231.36	203.29
AUG 2020				98.50 *	FHA MIP	1,231.36	104.79
SEP 2020	715.88	730.37 *	100.20		* FHA MIP	1,847.04	835.16
SEP 2020				98.50 *	FHA MIP	1,847.04	736.66
OCT 2020	715.88	730.37 E*	100.20		E* FHA MIP	2,462.72	1,467.03
OCT 2020				98.50 *	FHA MIP	2,462.72	1,368.53
NOV 2020	715.88	730.37 E*	100.20		98.50 E* FHA MIP	3,078.40	2,000.40
DEC 2020	715.88	730.37 E*	100.20		98.50 E* FHA MIP	3,694.08	2,632.27

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$8,590.44. Under Federal Law, your lowest monthly balance should not have exceeded \$1,231.36, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,231.36.

## ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 01/21 through 12/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			<b>Beginning Balance</b>	<b>\$2,632.27</b>	<b>\$4,091.03</b>
JAN 2021	780.35	98.50	FHA MIP	3,314.12	4,772.88
FEB 2021	780.35	98.50	FHA MIP	3,995.97	5,454.73
MAR 2021	780.35	98.50	FHA MIP	4,677.82	6,136.58
MAR 2021		522.44	R.E. TAX	4,155.38	5,614.14
MAR 2021		1,800.63	R.E. TAX	2,354.75	3,813.51
APR 2021	780.35	98.50	FHA MIP	3,036.60	4,495.36
APR 2021		1,449.00	HAZARD INS	1,587.60	3,046.36
MAY 2021	780.35	98.50	FHA MIP	2,269.45	3,728.21
JUN 2021	780.35	98.50	FHA MIP	2,951.30	4,410.06
JUL 2021	780.35	98.50	FHA MIP	3,633.15	5,091.91
AUG 2021	780.35	98.50	FHA MIP	4,315.00	5,773.76
AUG 2021		4,410.06	SCHOOL TAX	-95.06	1,363.70
SEP 2021	780.35	98.50	FHA MIP	586.79	2,045.55
OCT 2021	780.35	98.50	FHA MIP	1,268.64	2,727.40
NOV 2021	780.35	98.50	FHA MIP	1,950.49	3,409.25
DEC 2021	780.35	98.50	FHA MIP	2,632.34	4,091.10

**Your Projected Escrow Account Balance as of 12/31/20 is \$2,632.27. Your Required Beginning Escrow Balance according to this analysis should be \$4,091.03.**

This means you have a Shortage of \$1,179.18. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$1,363.70 as shown in August. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

#### NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$768.30
	Escrow Deposit	\$780.35
	Escrow Shortage Amount	\$98.27
<b>New Loan Payment</b>	<b>Beginning on January 1, 2021</b>	<b>\$1,646.92</b>

#### Important Notes:

**Automatic Draft Customers:** If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

**Adjustable Rate Mortgage Customers:** If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

**Insurance Renewal/Changing Insurance Companies:** Upload proof of insurance coverage at [www.MyCoverageInfo.com](http://www.MyCoverageInfo.com) using PIN: CEN300.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 877-420-4526.

